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Charity Organization  
Society...City of New York

"My money won't reach..."

New York

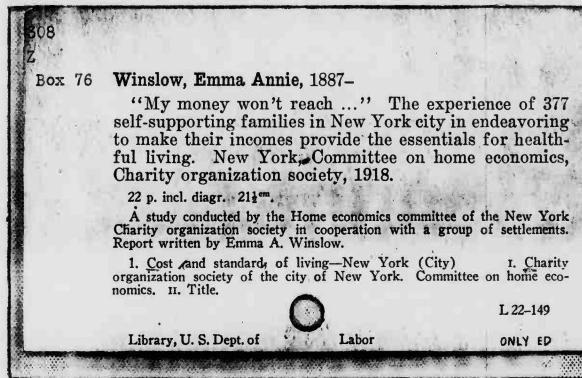
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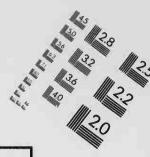
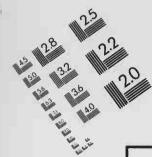
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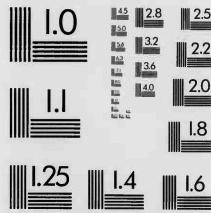
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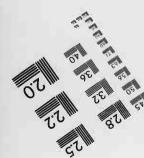
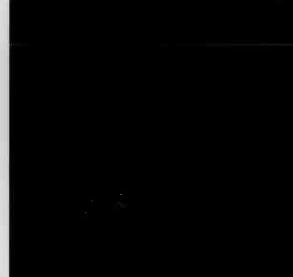


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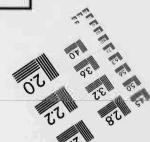
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# "My Money Won't Reach . . ."

The Experience of 377 Self-supporting Families in New York City in Endeavoring to Make Their Incomes Provide the Essentials for Healthful Living



Committee on Home Economics  
Charity Organization Society  
105 East 22d Street New York  
April, 1918

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OF THE CHARITY ORGANIZATION SOCIETY  
OF THE CITY OF NEW YORK

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*Cooperating Settlements*

Greenwich House, Hartley House, Union Settlement  
University Settlement

*Investigators*

Students from the New York School of Philanthropy  
Teachers College, Columbia University  
and the Graduate School  
Columbia University

*Report written by EMMA A. WINSLOW*

14 April 1924 - PW

### "My Money Won't Reach—"

"My man is working steady and we ought to be getting on fine, but my money won't reach even though I look at every penny twice before I spend it!" "I used to go to work when my man was sick or couldn't get a job, but this is the first time I ever had to go to work to get enough money to feed the kids, when he was working regular." "It's terrible times. Prices go up and up all times, and pay stays the same. If it gets much worse it will be like the end of the world!" "I scrimp along and buy as little as I can, but I am always going in debt now. Once in so often I go and open my bank and pay things up, and then I just begin going in debt all over again."

These quotations are from actual statements by members of families who were interviewed during January and February, 1918, in a study of wage changes and household budget readjustments, conducted by the Home Economics Committee of the New York Charity Organization Society in cooperation with a group of settlements. Reports were secured from 377 families of 14 different nationalities, living in four different blocks in Manhattan. The families were not a selected group except that they happened to live in one of the selected blocks, and happened to be at home and willing to give the desired information when an investigator called.

The purpose of the study was to secure a picture of the present economic situation among a varied group of wage-earners, which could be used to support or to help to contradict the frequently made statement: "The condition of *all working-class families* is better than ever before. There is practically no unemployment and wages have been almost universally increased. Even with the high cost of living these people are able to spend more freely than ever before, and are also able to save as never before."

This statement is doubtless true among certain wage-earning groups, but the quotations in the earlier paragraph would seem

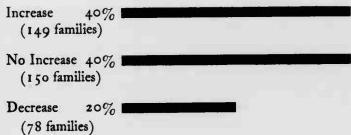
to indicate that the statement is not true with reference to all wage-earning groups. This is also indicated by the facts presented graphically in Charts I and II. Two-fifths of the families visited in this study reported that they were having approximately the same total family income as a year ago. One-fifth of the families said that they were living on a smaller income than a year ago, because of a wage decrease or the loss of the wages of one of last year's workers. Only two-fifths of the families reported an increase of total family income, and this was sometimes because the women and the children had gone to work as well as because of individual wage increases.

Of the 574 individual workers in these families employed both during January, 1917, and January, 1918, fifty-seven per cent. were reported as earning the same amount as last year, twelve per cent. were earning less, and only thirty-one per cent. had apparently received a wage increase.

During this same year an investigation by the United States Bureau of Labor Statistics into the cost of living among 608 families in the New York shipbuilding district shows the following increases in living costs: clothing, twenty-six per cent.; furniture and furnishings, twenty-three per cent.; food, thirty-four per cent.; housing, three per cent.; fuel and light, eight per cent.; general living costs, twenty-six per cent. Assuming that these increases may be taken as a fair indication of increases in cost for the New York working family in general, twenty-six per cent. would seem to be a safe estimate of the increased living costs for the families here studied. Expressing this increase in a somewhat different form, the wage-earner's dollar of January, 1918, had slightly less than four-fifths the purchasing power of the wage-earner's dollar of January, 1917, being now worth only seventy-nine cents in comparison with last year's dollar. If a worker happened to be earning \$20 a week each year, the purchasing power of his wage would have become only \$15.80 in January, 1918. If the standard of living of his family were not to be proportionately decreased, his wages should have been increased during the year, not by fifty cents or a dollar a week, as

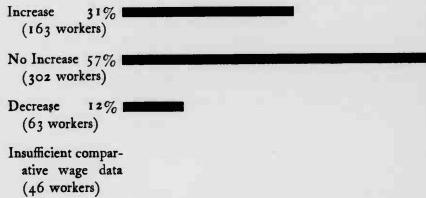
## CHART I

Proportionate Change in Total Family Income  
January, 1917, and January, 1918  
377 Families, New York City



## CHART II

Proportionate Change in Wage of Individual Workers  
Employed during both January, 1917  
and January, 1918  
574 Workers, 377 Families, New York City



frequently happened among these families, but by a considerably larger amount.

In cases where the income had been but slightly increased or had remained stationary during the year, is it any wonder that radical readjustments had been found necessary in family habits of expenditure? Is it any wonder that women reported, "My money won't reach," and told of going to work themselves in order to make the family income an adequate one?

If wage increase has been as infrequent among similar family groups as in this particular group, is it any wonder that under-nourishment is reported to be rapidly increasing among school children, and that the struggle to make both ends meet is apparently becoming acute in homes where there was previously a comfortable margin?

The situation would be serious enough if this were the first year of high living costs, but this is the fourth year during which prices have been rapidly rising, and there is no indication in the reports from these families of increases in income during the previous years which would help to counterbalance the lack of increase during the year especially studied.

Desirable living standards must surely have been affected by such economic pressure as has been increasingly exerted on these comparatively stationary incomes. It would, therefore, seem essential for health and national well-being that every effort be made to keep living costs and incomes in more nearly their normal relationship. Also, the reports of household budget readjustments would seem to indicate that there is considerable need for a greater educational effort to guide people towards the type of economy which will not interfere with wheat saving and other necessary war conservation, and also not endanger health, especially the health of little children.

#### *Districts Included in the Investigation and Kind of Information Secured*

As already stated, the 377 families who were interviewed in this investigation, lived in four blocks in Manhattan. One block was on the Lower West Side in the neighborhood of Greenwich

House. One block was on the Middle West Side near Hartley House. The two other blocks were on the Upper East Side near Union Settlement, and on the Lower East Side near University Settlement. Each block was selected by the local settlement as representing medium or better grade residential districts in its neighborhood, and all visiting was done in the name of the settlement and under the supervision of one of its residents.

Quite a surprising amount of information was secured from the families, comparatively few proving unwilling to answer in considerable detail questions concerning the wages and occupations of the working members of the family now and a year ago, the loss or gain in number of individual workers, and the nature of any changes in expenditure habits which had been necessitated by the high living costs.

In an investigation like this a tendency on the part of the families visited to exaggerate hardships and underestimate the amount and frequency of wage increase might naturally be expected. There were, however, among the stories but few 'long tales of woe' even when the investigator was plainly sympathetic, and usually the tone of the interview was of a cheerful endurance, and even an optimism which was remarkable under the conditions of considerable hardship so vividly described by the men, women and children of the various nationalities.

#### *Nationality of Families*

The nationality of the family was counted according to the country of birth of the head of the family. In one hundred and twenty-seven families the head of the family had been born in Italy; in eighty-nine families, Ireland; sixty-eight, the United States; thirty-eight, Germany; and fifty-five, various countries, including France, Russia, Austria, Poland, Rumania, Greece, Scotland, England, Norway, and the British West Indies. Racial characteristics were apparent in certain occupational tendencies and in the details of budget readjustments, especially dietary readjustments. In the main, however, the influence of nationality was much less marked than had been anticipated, indicating the fundamental rather than the racial aspects of the problems presented.

*Occupations of Men Workers and  
Frequency of Wage Change*

Many different occupations were represented among the 345 men who were in the same type of employment last year and this. There were about thirty who owned small businesses, about seventy skilled trade workers in nearly thirty different trades, thirty truckmen or drivers, and about twenty each of office employees, clerks, semi-skilled factory workers, hotel and restaurant employees, chauffeurs, and porters or elevator men. There were only about ten day laborers and but few longshoremen. Eight men were foremen or business managers. Federal employees were represented by three postmen and a postal clerk; city employees, by two detectives, a policeman, two street cleaners, an inspector, and a clerk. There were eleven railroad employees. There were also bill collectors, a librarian, several musicians, an optician, two scene shifters, and a sign-hanger.

The facts concerning wage increase, lack of wage increase, and wage decrease are shown in Table I. Because of the wide range in occupations and the few representatives in each occupational group, it has seemed unwise to discuss wage tendencies according to occupation, except in a general way, and it has also seemed unwise to present detailed wage figures.

The most striking fact indicated by the study of present tendencies in men's wages is that none of the small business owners reported an income increase this year, and that the great majority reported radical decreases in income. In fact, a large proportion of all the income decreases among men came from this group of owners of coal cellars, food stores, tailor and barber shops, newsstands, saloons, tobacco stores, taxicab businesses, and blacksmith, tinsmith, ironworking, and carpenter shops. All complained of lessened business, high costs of material and labor, and lessened margins of profit because of the necessity of keeping selling prices as low as possible.

The present problem of these men is a serious one. They have often considerable money invested in their businesses and have worked for years trying to make them successful. Naturally

TABLE I  
*Change in Occupation and Wages of Men, Women  
Boys and Girls. 377 Families, New York City*

	Total Workers	Men	Women	Boys 14-21	Girls 14-21
Workers in same occupation January, 1917, and Janu- ary, 1918					
At a higher wage	141	99	13	13	16
At the same wage	287	178	72	9	28
At a lower wage	46	38	6	0	2
Giving insufficient com- parative wage data	46	30	7	4	5
Total workers in same occu- pation	520	345	98	26	51
Workers in different occupa- tion, January, 1917, and January, 1918					
At a higher wage	22	12	1	8	1
At the same wage	15	13	0	2	0
At a lower wage	17	10	3	2	2
Total workers in different occupation	54	35	4	12	3
Total workers employed dur- ing both January, 1917, and January, 1918	574	380	102	38	54
Additional workers, January, 1918	64	1	26	23	14
Workers of January, 1917, not employed January, 1918	21	12	3	2	4
Net Gain or Loss in workers during year	+43	-11	+23	+21	+10
Total workers, January, 1918	617	369	125	59	64

they hesitate before giving them up even though their present incomes may be absolutely inadequate, and make every effort to 'keep going' in the hope that business conditions will soon become normal again. There are many owners of small businesses here in New York. If the story of these men is typical of the present situation among other small business owners, what is the solution of their problem of providing adequately for their families?

One man solved it for himself at the same time that he partially solved the problem of high food costs for his family. Last fall he decided that his food store was not paying. After selling out the more perishable articles, he stored the rest in his apartment and went to work in a factory at a fairly good wage. All during the winter the family has been using food purchased last fall at wholesale rates and have also been enjoying practically a normal income instead of a lessened one.

Few business owners, however, were among those who reported change of occupation, for nearly all of them continued to keep their establishments running, even at decreased profits.

Certain skilled tradesmen, especially machinists, iron workers, and plumbers, reported wage increases with considerable uniformity. Office employees, factory workers, and truckmen reported about as many increases as lack of increases, as did also many of the skilled tradesmen. Of the clerks, federal and city employees, railroad employees, chauffeurs, foremen and managers, and porters and elevator men, few reported wage increases in comparison with the number reporting no wage change. The decreases were chiefly among the business owners and the men engaged in building trades. These comparisons are presented for the purpose of aiding in the visualization of the types of wage-earners' families where retrenchment in living expenses has been especially necessary.

As will be seen in Table I, only about ten per cent. of the men workers had changed their occupations during the year, and only a third of these changed their position to one with a higher wage. This rather surprising infrequency of occupational change is perhaps explained by the statement of one of the men who had decided not to change his position. "I know that I can get more

money somewhere else in one of the jobs I've been reading about in the papers, but I've had this job steady for the last ten years and I hate to give it up for something which may not be steady."

Nine men had left their occupations to serve in the Army or Navy, and two men were away from home in shipbuilding work. One man who had been away at a munitions factory, had returned home and was at work in a clothing factory at a much lower wage.

During the year there had been a loss of twelve men workers, two having died, seven being quite permanently incapacitated by illness or old age, and three reporting steady unemployment in their trades and unwillingness to change occupation at the present time.

One man who was previously considered too old to work, had begun doing some light work in order to 'help out' his daughters and sons, all of whom were 'having to work so hard'.

#### *Occupations of Other Workers and Frequency in Wage Change*

In the three hundred and seventy-seven families there were one hundred and two women who were engaged in January, 1917, in wage-earning occupations. During the year, three ceased to work and twenty-six other women became wage-earners, so that there were one hundred and twenty-five women workers in January, 1918, or one in every three families in this particular group being studied. Last year in the same group there was only one working woman in every four families. What will be the situation next year?

The kinds of occupations followed by the women varied considerably according to nationality, Italian women being more frequently reported as engaged in 'home work', usually the making of artificial flowers or the finishing of garments, and the women of the other nationalities being more frequently reported to be acting as janitresses, or going out for 'day's work', or engaged in office or factory work. There was no indication of a tendency to enter new or unusual types of employment, and but slight tendency to change occupation even for a higher wage.

Women received the smallest percentage of wage increases of any of the wage-earning groups, only one in six reporting an increase, while one man in every two, one girl in every two, and two boys in every three reported an increase during the last year.

There were thirty-six boys fourteen to twenty-one years of age who were working throughout the year, and twenty-three boys who began work during this period. Two boys stopped work, one because of illness and the other because of entrance into college. As already indicated, and as would be normally expected, a large proportion of the boys received wage increases as they became older and of greater industrial efficiency. They showed a tendency to change their occupations more frequently than did the other workers, and usually to a higher wage.

Fourteen girls went to work during the year and four stopped work, one because of her marriage and three because of illness. There were fifty-four girls who were employed throughout the year. They showed but slight tendency to change occupation, and received a much smaller percentage of wage increases than did the boys, even though also growing older and gaining in industrial efficiency.

With the exception of the boy who had gone to college there were in the families practically no boys or girls of working age who were not reported as being regularly employed, although in several instances the women expressed great regret that they could not let the children stay as long in school as they had originally planned.

The frequency of wage increase, lack of wage increase, and actual wage decrease, varies considerably among the men, women, boys and girls whose reports were received in this investigation. When grouped in the total family income, these individual changes often supplement one another. For instance, if the man is not earning enough for the family support, the woman and children are more likely to go to work, and vice versa. The reports from these families seem to indicate that many have already provided all the workers they can, and yet the income has not been increased sufficiently to offset the increase in living costs. What is to be done?

#### *Study of Household Budget Readjustments*

A set of suggestive questions concerning probable budget readjustments was given to the investigators but no special place was provided on the schedule blank for the recording of separate budget facts. The advantage of this method was that it left the family and the investigator free to discuss in detail any method of economy which was being especially practised and any pressure of high prices which seemed especially difficult or irritating. The disadvantage of the method was that it brought in such widely varying reports that a detailed statistical summary has proven impossible. Certain tendencies seem clearly indicated, however, and they are, perhaps, all the more striking as the facts were secured by such informal questioning by so many different investigators.

Unusual economy in clothing was reported most frequently. The coal shortage during January enforced a fuel economy in many homes, and a number of families reported that they were unable, because of the shortage, to secure sufficient coal to keep warm. That the food shortage in many homes is also acute is indicated by the fact that almost as many families reported that high living costs made it impossible for them to get the customary amount of food, as reported that the coal situation prevented them from getting sufficient fuel. Money-saving was no longer possible in many homes, and often the report was made that previous savings were being exhausted.

If the income were small in relation to family needs, and if there were no reserve fund of savings, the economies were much stricter than those reported where conditions were more favorable, but throughout the schedules were interesting and thought-provoking statements indicating the serious struggle which many families are making in the face of the high living costs.

The reports also show with what splendid spirit these people are making what they think to be their war sacrifices. Complaints were but few. As one woman said, "What you can't get you just do without. The only thing that's hard is knowing what you can best leave out." A man reported: "We'd like to have

some of the things we used to have, but everybody ought to be willing to make some sacrifices to win the war."

With such a spirit it would seem that there should be little fear at present of a breakdown in morale among wage-earners of this type. The danger would seem to be that they will bear considerable hardship for so long a time without complaining that health, especially the health of little children, will be definitely impaired, and that the power to think clearly and logically will be exhausted by the constant nervous and mental strain of making two ends meet when they are as far apart as are certain wages and all living costs today.

#### *Food Readjustments*

The food readjustments among the families seem to have been practically the ones which are normally made under economic pressure. Meat, milk, butter, eggs, fruits and vegetables were reported as being used in much smaller amounts, and frequently certain or even all of these foods were left out of the diet completely. Bread, macaroni, tea and coffee were being often used in increasing amounts, supplemented to a larger or smaller degree by other foods according to the amount of money available for food and the family's personal likes and dislikes.

The following quotations will perhaps illustrate the type of diet which the Italian families reported that they were following:

"We manage to get enough food such as bread, macaroni and vegetables, and once in a while some meat. Cheese and olive oil cost too much to use now, and this is a real hardship as there is no good way to prepare macaroni without them."

"We used to have eggs sometimes but we haven't touched them for six months. We just live on beef stew and potatoes. We use potatoes instead of spaghetti now, because we can't get any good spaghetti since the war broke out."

"Prices of Italian foods have almost doubled, but even now Italians know how to manage better than Americans. Italian polenta made from cornmeal is very good and nourishing when made right, and Italian soup is a meal in itself."

"We used to have lots of beans but now we can't afford to use them."

"Formerly my man had two eggs for breakfast and each of the children had an egg. Now we never have an egg or any butter."

"Last year we had lots of vegetables and meat. This year we don't have hardly any variety, but just eat mostly bread."

"We are doing without butter, meat and vegetables, and about everything else but bread, rice and macaroni."

The story of one woman is perhaps fairly typical of the extreme adjustments among the Irish. "We use a good deal of cornmeal mush and put syrup on it instead of milk. We like the mush fried, and we can't afford to do that because fat is too expensive. We also like cornmeal muffins, but they take eggs and sugar and they cost too much. We never have butter any more and seldom have meat. Even potatoes have to be used sparingly. I got three pounds last Saturday a week and still have two potatoes left."

Another Irishwoman said, "What used to do for one meal I make do for two meals now. No, we don't have much, just bread, potatoes, tea, and a little butter now and then."

The real hardship in a number of Irish and German families seemed to be that now there were 'no extras, like cake and pies', and never a steak, only soup and stew, and these often without tomatoes and onions to make them savory.

A German woman reported that they used to have meat once or twice a week, but that now they had it only about every other Sunday. Another one told of the much larger amount of soup which they used. "If it's made with rice or noodles, it's filling," she said "and we don't miss meat so much after eating it." Pancakes also seemed to be popular as a meat substitute and a number of women spoke of using them to make the basis of a hearty meal for the men in the family.

Jelly seemed to be frequently used in place of butter. Nut butter and other butter substitutes were used but rarely. Green vegetables were counted as luxuries, and also any kind of fresh or dried fruit.

Reports concerning milk consumption are especially interesting in view of the present milk situation. Fully as many of the families reported that they were using the same amount of milk,

although often a cheaper grade, as reported that they were using less or none. In many cases there seemed to be a sufficiently strong impression of the value of milk, especially in sickness, so that every effort was made to get it. This was true even among the Italians, who are ordinarily considered as not being especially enthusiastic users of milk. "Johnny, who's sixteen, has been sick with tuberculosis for two months. We're buying milk and eggs for him, but the rest of us eat no milk or eggs, just a little meat, and a lot of macaroni." This is the report of one Italian woman, and another Italian woman said, "We are still using the same amount of milk but we have to go without meat to get it."

Among other families milk was used with less apparent appreciation. For instance, one woman was buying milk for Willie, aged four, because he didn't like coffee!

In quite a number of instances, condensed milk was being used in place of fresh milk, partly, as one woman explained, because it was sweet, and if you used it you did not have to buy sugar for tea and coffee.

Only three women spoke of making any effort to save wheat through the use of corn or other cereal, or of making any effort to reduce their consumption of wheat bread or macaroni. In fact, in many families there seems to have been a radical increase in bread and macaroni consumption, not because of any unpatriotic feeling, but because to them the lessened use of other foods and the greater use of bread or macaroni is the best way to feed a family when every penny has to be considered. Among this group of people, the method of securing greater wheat conservation would seem to be partly educational and partly economic. With income and living costs in more nearly their normal relationships and with a certain amount of educational guidance, it would seem to be a simple matter to have these people return to a wider use of milk, eggs, fruits, vegetables and other foods not especially to be conserved, thus automatically using less bread. Without lessening the economic pressure it would seem much more difficult to secure this essential conservation.

Food waste is negligible among this group if the following statements are accepted as typical of their present feelings towards

waste: "The Food Administration people came and asked us to save food. We were already doing that, because we know that if we don't save today, tomorrow we go without!" "It makes me sick! I never had to be so stingy with food before." "When I think how much I have to pay for my food, it makes me feel wicked to eat as much as I want. You can bet your life, I don't waste any food, or anything else!"

The economy of using pushcarts was not universally conceded. Many of the women, even among the Italians, said that they thought it far better to buy in a store, preferably a 'chain store', than to run your chance of perhaps getting underweight and poor quality from a pushcart. Others felt that the saving of a few pennies was so important that it was worth while to sacrifice quality and perhaps get underweight, and were buying more from pushcarts than ever before.

There were numerous complaints of the differences in the prices charged for the same article in different stores. In many instances, however, the women seemed to be continuing to buy in the nearest store rather than going longer distances in order to save money. "I know," one woman said, "that there is a store two blocks away where prices are cheaper but I hardly ever can leave the children long enough to go there." Another reported: "Three of my children have had the measles and the baby has been teething. I just have to buy next door, no matter what price is charged." In other families where the woman was able to leave home more easily there were reports of long trips, sometimes across the city, to some place where prices seemed lower. One woman said that some days she walked and walked and hunted and hunted, trying to find the cheapest place to buy, and it was always so hard to know when you had found it!

#### *Clothing Economies*

The problem of securing adequate clothing had proven a difficult one in nearly all families visited. One woman reported that she had been able to afford only one set of underwear for each child this winter, and had had such a difficult time trying to keep it washed out at night and fit to wear. Others told of keeping the

children in the house on cold days because of their lack of sufficiently warm clothing.

Clothing gifts from relatives enabled several families to 'make out', as they expressed it. In many families the clothing already on hand made it unnecessary to purchase much new. This was a temporary respite and was usually realized as such. As one woman said, "We are managing with our old clothing now, but I don't know what we'll ever do when we have to purchase anything new, and everything seems to be beginning to wear out." Other families who were not so fortunate in being provided with generous relatives or previously adequate wardrobes, told of having to take money from the bank for the purchasing of necessary clothing, or reducing the food expenditure temporarily to release the needed amount for clothing.

"I patch and mend and darn all times," said a thrifty German housewife, and a similar statement was made over and over again by housewives of other nationalities. Many women also spoke of making over clothing to an unusual degree. One Italian woman told of buying rags at junkshops to make up into clothing for her children.

Several women complained of the high cost of men's working clothes. "The price of overalls and jumpers" they stated, "has nearly doubled, and when these are purchased for the man and he is provided with his much more expensive shoes, there is often little left over for the purchase of clothes for the rest of the family."

In certain families the greatly increased price of baby clothing seemed especially irritating. Always was heard the complaint of the high price of shoes and their poor wearing quality. "They're made of paper, not leather, and they have to be repaired almost before you wear them, and yet they cost almost double what used to give you a good pair."

The lifetime of sheets, pillow cases and towels is also not indefinite, and they are often being patched and mended to the last degree, because, as one Austrian woman expressed it, "I know that I won't be able to afford to buy any more when these are once gone."

As yet the problem of inadequate clothing has not become as serious as the problem of inadequate feeding, but it would seem to promise to become so before the coming winter, unless the wage increase is sufficient to correspond with the increase in clothing costs as well as the increase in food costs.

#### *Rent Readjustments*

Reducing living costs by moving to less expensive rooms does not seem to have proven a practicable form of economy for many of these New York families, for during the year only twelve moved into rooms for which less rent had to be paid. Three moved into apartments for which more rental was paid.

In twenty-one instances, the families reported that their rents had recently been raised fifty cents to two dollars a month. One man said that he understood that the landlords did not dare to raise rents while the gas and water pipes were still frozen in their houses but that when things were once thawed out and repaired, the rents were to go up decidedly.

If the rental increase does become more universal, as seems likely, still another burden will be added to the living costs of the small wage earner, and the food and clothing allowances will be still further pushed down towards the danger point.

#### *Fuel Difficulties*

The shortage of coal and its high price made it very precious this winter, and great economies were practised in its use. Many families reported that fewer rooms were being heated than usual, and often the fire was kept for only the fewest possible number of hours. One woman told of trying to do a little washing every day while she was cooking, in order to save fuel. Others spoke of greatly reducing the amount of cooking for the same reason, the making of corn bread being stopped, for instance, and the cooking of cereals. Cinders were often washed and used for keeping the fire at night, and several janitresses spoke of securing enough cinders from the ashes of their tenants, so that they had to buy almost no coal.

In spite of all this economy, however, the high cost of fuel this winter, as well as the shortage, proved a definite hardship in many families, and still further reduced the amount of the income which could be used for food and clothing. One family reported that necessary coal and oil for the last three weeks had cost \$10.50 and gas nearly \$3.00. They could scarcely afford it, but they had to keep their rooms warm for the babies.

A mother on the Lower East Side told in detail of her struggle to keep her little ones warm, and the large amount of coal which she had had to burn. They lived on the first floor and the frozen water pipes had flooded the unoccupied basement directly below them, so that there was a thick layer of ice over the entire surface. "Believe me," she said, "it's some hard to heat a room that's over an ice pond!"

A man objected strenuously to the request of the Fuel Administration that people pay no more than a certain amount for coal, and their lack of enforcement of the price ruling among the dealers: "If you don't want to freeze at home, you just have to pay what they ask;" and other people seemed to feel similarly that the actual securing of coal was the essential even if money had to be sacrificed.

The shortage of wood seemed also to be serious, and several families spoke of having to keep their coal fire over night because they could get no wood for kindling it fresh in the morning. In one home the baby's blocks had to be used for kindling, and in another home a little girl had to give up the doll's ironing board which had been given to her 'Christmas a year ago', and which she had treasured ever since.

Another difficulty was the extra expense for stoves during the cold weather. One family reported that they could not get coal for their range, so that they bought a gas heater and a gas stove. Then the gas froze and they bought a kerosene stove. They couldn't get kerosene so that they bought a gasoline stove which they had no comfort in using because they always were expecting that it was going to blow up. After several weeks of effort they had finally succeeded in securing coal, and were no longer using the stoves for which they had paid considerable money.

#### *Recreation—Reading*

"We used to go to shows and movies, but we don't dare spend a cent foolishly now." A young couple reported that they always used to go to 'a show' every week, but now they went only about once a month. An Irish woman said that she still went to 'the movies' regularly but she had to go in the afternoon now when it cost only six cents. An Italian, who is devoted to music, according to his wife, used to go regularly to the opera, then he went only to 'little shows'. Later he could afford only 'the movies' and these he has now had to give up. In the same family the little girl began last year to take music lessons. She has continued with them up to the present time but the mother fears that she cannot let her have them much longer.

Several families reported that they were no longer able to afford to buy a newspaper. The loss of this seemed to be felt much more among the Irish and Germans than among the other nationalities. One woman said that she would rather do without her breakfast than her morning paper, but that she had finally given it up. Others said they bought newspapers to read the advertisements in the hope that they might find lower prices somewhere, and so did not think them an extravagance.

#### *Savings*

As would be expected, savings have proven difficult with the slight increase in wages in comparison with living costs. Several men had subscribed for Liberty Bonds through their employers but were finding it hard to meet the payments, and the wives expressed doubt if they would dare to subscribe to another Bond issue.

In certain Italian families every effort was being made to continue to send money regularly to Italy, even if the strictest economy had to be practised here. Almost no other families reported being now able to save even though previously they had been able to save on even smaller incomes. As already indicated, a number reported that they were being forced to use former savings although it worried them greatly to have to use this reserve fund for ordinary living expenses.

*What is the Solution of these Family Problems?*

As the result of this study of wage change and household budget readjustments, the Committee on Home Economics wishes to raise the following questions:

Is the twenty-six per cent. increase in living costs during the last year an absolutely necessary increase? Could it have been partly prevented by lessening waste and inefficiency in production and distribution? How can present costs be reduced and further increases prevented?

If wages are supposed to have a direct relationship to living costs, why should wages have increased far less frequently in certain types of occupations than in others? Should not all employers feel greater responsibility for increasing wages when living costs increase?

Why should it seem to be increasingly necessary for women to share in family support when the men in the families are still at home and regularly employed? Should not a wage for men be insisted upon which will be sufficient to maintain a family?

Why should it seem to be unusually necessary for the children in these families to leave school as soon as legally permitted? Should not every effort be made to prolong the education of these children so as to safeguard the future industrial efficiency of the nation?

How far is it safe to let the present and future health of the nation be impaired by such economies in food, clothing and fuel as were here described by a group of families supposedly living on fairly adequate incomes?

The Committee on Home Economics urges that you realize vividly the seriousness of the present situation among self-supporting families of the type here interviewed, and work for an intensification of peace-time effort in lowering living costs, raising industrial standards, conserving health, and increasing general thrift, as the best possible means of improving the present situation and laying the foundation for successful economic and social reconstruction when the war ends.

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